

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Ryan J Richards  
Jennifer S Richards  
Debtor(s)

Case No. 14-43106

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/01/2014.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/30/2015.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,700.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ILLINOIS DEPT OF REVENUE	Priority	918.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,045.00	NA	NA	0.00	0.00
OVERLAND BOND & INVESTMENT	Secured	24,122.00	NA	NA	0.00	0.00
RENT A CENTER INC	Secured	6,481.00	NA	NA	0.00	0.00
RENT A CENTER INC	Secured	1,013.00	NA	NA	0.00	0.00
500 FAST CASH	Unsecured	585.00	NA	NA	0.00	0.00
BC SERVICES	Unsecured	742.00	NA	NA	0.00	0.00
BC SERVICES	Unsecured	692.00	NA	NA	0.00	0.00
BC SERVICES	Unsecured	103.00	NA	NA	0.00	0.00
CAPELLA UNIVERSITY	Unsecured	2,500.00	NA	NA	0.00	0.00
CHECK INTO CASH	Unsecured	775.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS OF L	Unsecured	45.00	NA	NA	0.00	0.00
CREDIT SERVICE CO	Unsecured	1,526.00	NA	NA	0.00	0.00
CREDIT SERVICE CO	Unsecured	867.00	NA	NA	0.00	0.00
CREDIT SERVICE CO	Unsecured	509.00	NA	NA	0.00	0.00
CREDIT SERVICE CO	Unsecured	187.00	NA	NA	0.00	0.00
CREDIT SYSTEMS	Unsecured	491.00	NA	NA	0.00	0.00
EDUCATION US DEPT OF EDUCATIO	Unsecured	57,722.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	613.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	575.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	482.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	469.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CORP	Unsecured	11,568.00	NA	NA	0.00	0.00
FRANKLIN COLLECTION SERVICE	Unsecured	627.00	NA	NA	0.00	0.00
FRANKLIN COLLECTION SERVICE	Unsecured	586.00	NA	NA	0.00	0.00
FRANKLIN COLLECTION SERVICE	Unsecured	55.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GINNYS SWISS COLONY	Unsecured	285.00	NA	NA	0.00	0.00
GREEN VALLEY CASH	Unsecured	327.00	NA	NA	0.00	0.00
INTEGRAL RECOVERIES	Unsecured	844.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	3,856.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	5,225.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	3,952.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	288.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	668.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	638.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	535.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	440.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	426.00	NA	NA	0.00	0.00
MSCB	Unsecured	656.00	NA	NA	0.00	0.00
MULTILOAN SOURCE	Unsecured	585.00	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	456.00	NA	NA	0.00	0.00
ONECLICK CASH	Unsecured	520.00	NA	NA	0.00	0.00
ONLINE COLLECTIONS	Unsecured	288.00	NA	NA	0.00	0.00
PDL SUPPORT	Unsecured	390.00	NA	NA	0.00	0.00
PERFORMANT RECOVERY	Unsecured	5,978.00	NA	NA	0.00	0.00
PRESTIGE FINANCIAL	Unsecured	10,203.00	NA	NA	0.00	0.00
SANTANDER CONSUMER	Unsecured	16,645.00	NA	NA	0.00	0.00
SPEEDY CASH	Unsecured	500.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,399.00	NA	NA	0.00	0.00
VIRTUOSO SOURCING GROUP	Unsecured	2,110.00	NA	NA	0.00	0.00
WEBBANK FINGERHUT	Unsecured	534.00	NA	NA	0.00	0.00
WEST ASSET MGMT	Unsecured	1,845.00	NA	NA	0.00	0.00
WHITE PINE LENDING	Unsecured	700.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$0.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/01/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.